

This application is being		Merrimack County Savings Bank Consumer Real Estate Application Home Equity Line (Revolving Line of Credit) Fixed Rate Home Equity Loan							
obtain credit for (choose	e one):		Home in Par	•	r Credit)	FIXEU Nate	nome	perty Value perty perty easehold nrity # d Phone # d Phone # yrs. Empl Business I ON Current \$ \$	Jan
Loon Amount Do	awaatad	Т	Data						
Loan Amount Re	quested	Term			Rate_			-	
Loan Purpose	Purchase	Ret	finance						
	Hom	e Improvemen	t		Other: Speci	fy			
Collateral Descriptio	n/Property Address					Pro	operty	Value	
		Real Est	tate Details	6:					
Occupancy Type	Primary Re	sidence	Secon	dary Res	idence Inve	stment Pr	operty		
Construction Metho	od Site Built		Manufactu	red Hou	sing				
Property Type	Manufactu	red Home and I	Land	Manufa	actured Home an	d not land		Not A	Applicable
Land property Inter	Land property Interest Direct Ownership Indirect ownership Paid Leasehold Unpaid Lea					Leaseh	old 1	Not Applicable	
Number of Units									
Borrower's Name:				Co-Bor	rower Name:	1			
DOB	Social Securit	ty #		DOB		Social Sec	curity #	<i>‡</i>	
Phone #	2nd Pho	one #		Phone #	ŧ	2	nd Pho	one #	
Email:				Email:		I			
Address:				Addres	s:				
Mailing				Mailing					
Address Name and Address of Employe	er 🗌 Self Employed	1		Addres	S Address of Employer	Self Fi	mployed	1	
Traine and Tradicos of Employe	1 1 1	Yrs. on this jo	ıb				inpioyeu		on this job
		Yrs. Employed in t	his profession					Yrs. Emp	loyed in this profession
Position/Title/Type of Business	· · · · · · · · · · · · · · · · · · ·	Business Phone (in	ncl. area code)	Position/T	Title/Type of Business			Business	Phone (incl. area code)
Gross Monthly	MONTHLY INCO	ME AND CON	ABINED H	OUSING	G EXPENSE INF	FORMATI	ION		
Income	Borrower	Co-Borrower	To		Housing Expen			ent	This property (if applicable)
Base Empl. Income	\$ \$		\$		Rent		\$		\$
Overtime/ Bonuses	\$\$		\$		First Mortgage	e (P&I)	\$		\$
Commissions	\$\$		\$		Hazard Insura	ance	\$		\$
Dividends/Interest	\$\$		\$		Real Estate Tax	es	\$		\$
Net Rental Income	\$\$		\$		Mortgage Insu	irance	\$		\$

Alimony, child support or separate maintenance income need not be revealed if you do not wish it to be considered as a basis for repaying this obligation

Homeowner's Assn. Dues\$

\$

Total

Other **

Total

\$

\$

\$



\$

\$

Previous Employment if not employed at current employment for at least 2 years.

Name and Address of Employer \Box Self Employed			Name and Address	of Employer	\Box Self Employed		
	Yrs. on this	s job				Yrs. on tl	nis job
	Yrs. Employed i	n this profession			Yrs. Employed in this profession		
Position/Title/Type of Business	Business Phone	e (incl. area code)	Position/Title/Type	of Business		Business Phor	e (incl. area code)
Schedule of Real Estate Owned Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance Taxes & Misc	Net Rental Income
		\$	\$	\$	\$	\$	\$
		\$	\$	\$	\$	\$	\$
		\$	\$	\$	\$	\$	\$
		\$	\$	\$	\$	\$	\$
	Totals	\$	\$	\$	\$	\$	\$

OTHER CREDIT INFORMATION

Please show all new debts or debts not likely to show on the credit reportUse separate sheet or reverse side if necessary. Put an asterisk (*) next to any you intend to pay in full with this line

Creditor	Type of debt	Balance	Monthly Payment	Creditor	Type of debt	Balance	Monthly Payment
		\$	\$			\$	\$
		\$	\$			\$	\$
		\$	\$			\$	\$

Are you obligated to make alimony, support or separate maintenance payments Yes No

Name	Address	Amount per month
		\$
		\$

PLEASE READ AND SIGN

I certify that everything I have stated in this application and on any attachments is correct. The Bank may keep this application whether or not it is approved. By signing below, I authorize The Bank to check my credit and employment history, to have a consumer credit report prepared for me for the purpose of evaluating this application for credit, and to answer questions others may ask The Bank about my credit record with the Bank. I understand that I must update this credit information at The Bank's request and if my financial condition changes.

Each of the undersigned (all applicants) specifically represents to the Lender and to the Lenders actual or potential agents, processors, brokers, attorney's, insurers, successors and/or assigns and agrees and acknowledges that the information provided in this application is true, correct and not misleading as of the date of my signature and that any intentional or negligent misrepresentation of this information contained in this application which may result in civil liability including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation made on this application, and/or in criminal penalties including but not limited to fine or imprisonment or both to the extent of the law; the Lender, its servicers, successors or assigns my retain the original and/or electronic record of this application, whether or not this loan is approved; the Lender and its agents, insurers, servicers, successors and assigns may continuously rely on information contained in the application. All applicants are obligated to amend and/or supplement the information provided in this application if any material facts should change prior to closing.

I/We intend to apply for Individual Credit

We intend to apply for joint credit

Applicant's Signature	Date	Joint Applicant's Signature	Date
Thank yo	ou for considering	Merrimack County Savings Bank	
To be completed by Loan originatorThis information was provided:In a face-to-face interviewIn a telephone interviewBy the applicant and submitted		Loan Originator's Signature	Date
via fax or mail By the applicant and submitted via email or the internet		Loan Originator's Name Loan Originator's Company Name: M Loan Originator's Identifier: NMLS#_ Loan Originator's Company Identifier	

Merrimack County Savings Bank : P.O. Box 2826 Concord, NH 03302-2826 (800) 541-0006 MCSB App- 11/17



The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, race, and sex) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race."

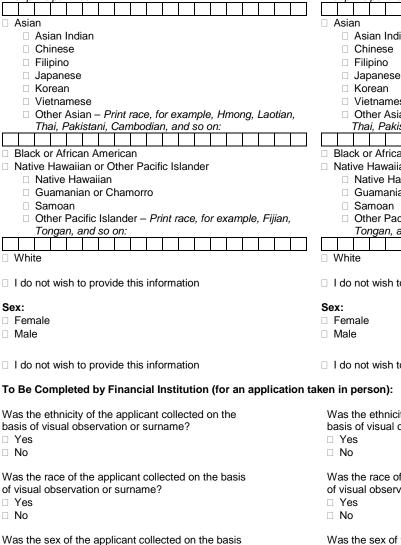
Applicant:

Ethnicity: - Check one or more

- Hispanic or Latino
 - Mexican
 - Puerto Rican
 - Cuban
 - □ Other Hispanic or Latino Print origin, for example, Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:
- Not Hispanic or Latino I do not wish to provide this information

Race: - Check one or more

American Indian or Alaska Native - Print name of enrolled or principal tribe:



The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, race, and sex on the basis of visual observation or surname. If you do not wish to provide some or all of this information, please check below.

Co-Applicant:

Ethnicity: - Check one or more

- Hispanic or Latino
 - Mexican
 - Puerto Rican
 - Cuban
 - □ Other Hispanic or Latino Print origin, for example, Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran. Spaniard, and so on:

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Not Hispanic or Latino

□ I do not wish to provide this information

Race: - Check one or more

□ American Indian or Alaska Native – Print name of enrolled

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A	Asia	in										
		Asi	an	Indi	an							
	Chinese											

- Vietnamese
- Other Asian Print race, for example, Hmong, Laotian. Thai, Pakistani, Cambodian, and so on:

Black or African American

- Native Hawaiian or Other Pacific Islander
 - Native Hawaiian
 - Guamanian or Chamorro

 - Other Pacific Islander Print race, for example, Fijian,

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□ I do not wish to provide this information

□ I do not wish to provide this information

To Be Completed by Financial Institution (for an application taken in person):

- 🗆 No

of visual observation or surname?

Yes

□ No

Was the ethnicity of the co-applicant collected on the basis of visual observation or surname?

Was the race of the co-applicant collected on the basis of visual observation or surname?

Was the sex of the co-applicant collected on the basis of visual observation or surname?

Yes

🗆 No